EXHIBIT 3



CONTRACT DISCLAIMER

This handbook does not constitute a contract for employment for any period of time or for any policies or benefits but merely sets forth information in effect on the date it was issued.

The information and policies contained in this handbook may be amended from time to time without prior notice to associates.

All associates are employed on an "at-will" basis. This means both the company and the associate have the right to terminate the employment relationship at anytime, with or without cause or reason.